

FILED-CLERK  
U.S. DISTRICT COURT  
UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF TEXAS JUN 10 PM 4:28  
SHERMAN DIVISION TEXAS-EASTERN  
)

David E Mack )  
Plaintiff )  
vs )

MICHAEL J. SCOTT, P.C. )  
PALISADES COLLECTION, L.L.C. )  
Michael J. Scott, SBN: 24000876 )  
John Does 1 thru 10 )  
Defendants )

BY \_\_\_\_\_  
Case No 4:11cv343

Judge Schneider  
Trial by Jury Demanded

---

**ORIGINAL COMPLAINT FOR VIOLATIONS  
OF THE FDCPA**

**JURISDICTION**

1. This court has jurisdiction under 15 U.S.C. § 1692k(d), 28 U.S.C § 1331.

**PARTIES**

2. The Plaintiff in this lawsuit is David Mack, a natural person, who resides in Collin County, Texas.

3. The Defendants in this lawsuit are as follows:

a. PALISADES COLLECTION L.L.C. (hereinafter PALISADES) is a Foreign Corporation and subsidiary of ASTA FUNDING INC. and according to knowledge and belief is not licensed to do business in Texas.

- b. MICHAEL J. SCOTT P.C. (hereinafter MJSPC) is a Law Firm located in Carrollton, Texas whose primary business is debt collection and litigation.
- c. Michael J. Scott SBN: 24000876 is an attorney and principal of MJSPC.

**VENUE**

- 4. The occurrences which give rise to this action occurred in Collin County, Texas and Plaintiff resides in Collin County.
- 5. Venue is proper in the Eastern District of Texas Sherman Division.

**GENERAL ALLEGATIONS**

- 6. Defendant PALISADES sent a collection notice to Plaintiff for an alleged debt owed to PALISADES account #4417122379005839 dated May 29, 2009.
- 7. Plaintiff sent a cease and desist notice as well as a dispute and demand for validation of the alleged debt in a letter dated June 4, 2009 sent by certified mail # 70081300000038359496 which was received by PALISADES on June 2009.
- 8. Plaintiff received a reply from PALISADES of nothing other than copies of a couple alleged credit card account statements with no signed verification or accounting of the alleged account or copy of any signed contract or agreement.
- 9. Plaintiff received another collection notice from PALISADES dated October 26, 2010.

10. Plaintiff again requested proper validation and gave notice to cease and desist once again from any further collection until validation was provided.
11. The validation demand was sent by certified mail # 700922500003722208009 and Plaintiff received nothing more than a couple alleged account statement copies with no signed verification, accounting, or copy of any alleged signed contract or agreement.
12. Plaintiff received another collection notice from MJSPC signed by Michael J. Scott on behalf of PALISADES dated March 16, 2011 with no prior validation being provided as previously requested by Plaintiff on multiple occasions.
13. Plaintiff sent yet another demand to cease and desist collection and to validate the alleged debt to MJSPC in a letter dated March 24, 2011 by certified mail # 70092820000083123696 which was received by Defendants on March 26, 2011.

**COUNT I**

**VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT  
(FDCPA) 15 U.S.C. § 1692g(B) BY DEFENDANTS PALISADES,  
MJSPC, AND MICHAEL J. SCOTT**

14. Paragraphs 1 through 13 are realleged as though fully set forth herein.
15. Plaintiff is a consumer within the meaning of the FDCPA § 1692a(3).

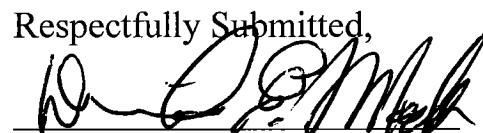
16. PALISADES, MJSPC, and Michael J. Scott are debt collectors within the meaning of the FDCPA § 1692a(6).
17. Plaintiff, as a consumer, received a collection notice from MJSPC signed by Michael J. Scott on behalf of PALISADES dated March 31, 2011.
18. Defendants, as debt collectors, violated U.S.C. Title 15 § 1692g(B) by sending a collection notice to Plaintiff, who is a consumer, when several previous demands for validation and demands to cease and desist from collection activities sent to PALISADES, MJSPC and Michael J. Scott had not been complied with.

Wherefore, Plaintiff demands judgment for statutory damages of \$1000.00, attorney's fees, and costs pursuant to 15 U.S.C. § 1681n from each and every Defendant.

**DEMAND FOR TRIAL BY JURY**

Plaintiff hereby demands a trial by jury of all issues so triable as a matter of law.

Dated: June 10, 2011

Respectfully Submitted,  
  
\_\_\_\_\_  
David E. Mack  
7720 McCallum Blvd. #2099  
Dallas, Texas 75252  
972-735-9642

Service to:

PALISADES COLLECTION, LLC  
210 Sylvan Avenue  
Englewood Cliffs, NJ 07632

MICHAEL J. SCOTT, P.C.  
1120 Metrocrest Drive  
Carrollton, Texas 75006

Michael J. Scott  
1120 Metrocrest Drive  
Carrollton, Texas 75006